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put my light on and I'll give you some of my time. With respect to the investor, the Banking Department will be our czar in that this will become a security. And, as you know, a security has disclosure requirements, and to the extent that there is advertising rules in here that apply to that part of the process, it will be the Banking Department. To the extent that these references are made to the...getting somebody to step forward and allow their life to become insured because they're going to be promised some money out of nowhere, step forward, don't worry, we'll pay the premiums, don't worry, you won't pay for a doctor's appointment; don't worry, all you have to do is step forward and allow you...and to sign an insurance contract and you'll get a pot of money. That part of the exchange is by the Insurance Department. Remember that commercial free speech is regulatable in a way that political free speech or other free speech is not regulatable, and it is regulatable to insure the public's interest, and commercial speech is regulatable in this fashion, to my knowledge, and it's not uncommon that we have a number of ways of responding to commercial speech as is, to my knowledge, every advertising and disclosure requirement in the bill. And I return the time to Senator Beutler.

SENATOR CUDABACK: Two and a half minutes, Senator Beutler.

SENATOR BEUTLER: Senator...Senator Landis, don't misunderstand me, I think this is a really interesting and progressive attempt to get at something that's broad and abusive in many ways, and so my interest in it is because I'm interested in to what extent this might be applicable elsewhere. So, you have mentioned that there are two classes of people that are sought to be protected generally by the bill, but also in these advertising provisions. With respect to chronically ill people, for example, who might be tempted to bite upon one of these deals, I assume that because they are a vulnerable class of people, a more vulnerable class of people, that that's one reason that the advertising provisions are so extensive and clear and encouraged, essentially, by the fact that they're so extensive a look at and a review of advertising by a public official of one type or another. Do you think the provisions of this bill should be applied to all classes...should be applied wherever there is a class of person that's the same or equally vulnerable in our